

Catherine Lanning & Thomas Haynes

v.

Concord General Mutual Insurance Company

Held June 5, 2018 – Docket No. INS-18-2024

Decision Issued: June 12, 2018

The named insureds requested a hearing to contest the nonrenewal of their homeowners policy. The company's notice of nonrenewal cited property conditions that affect insurability.

Held: For the insureds. 24-A M.R.S. § 3051 permits nonrenewal of this type of policy if the reason is in good faith and related to the insurability of the property. The insureds established that the cited conditions no longer continue. The nonrenewal is not permitted by the Maine Property Insurance Cancellation Control Act.